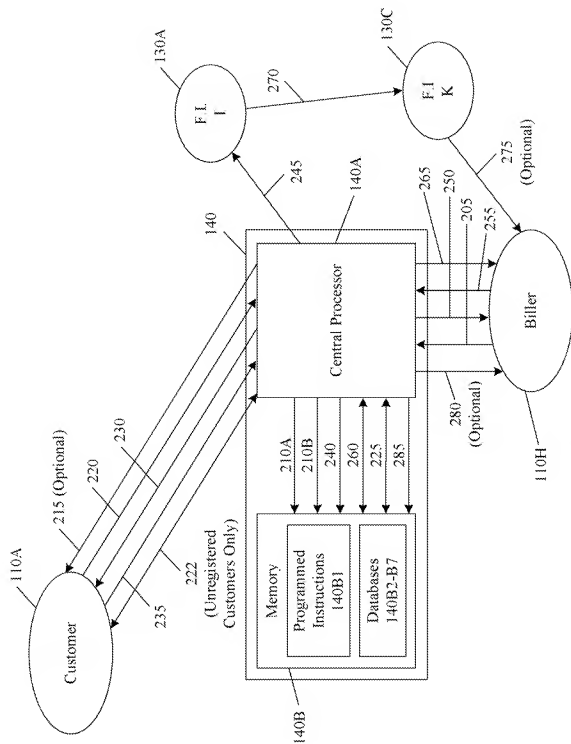
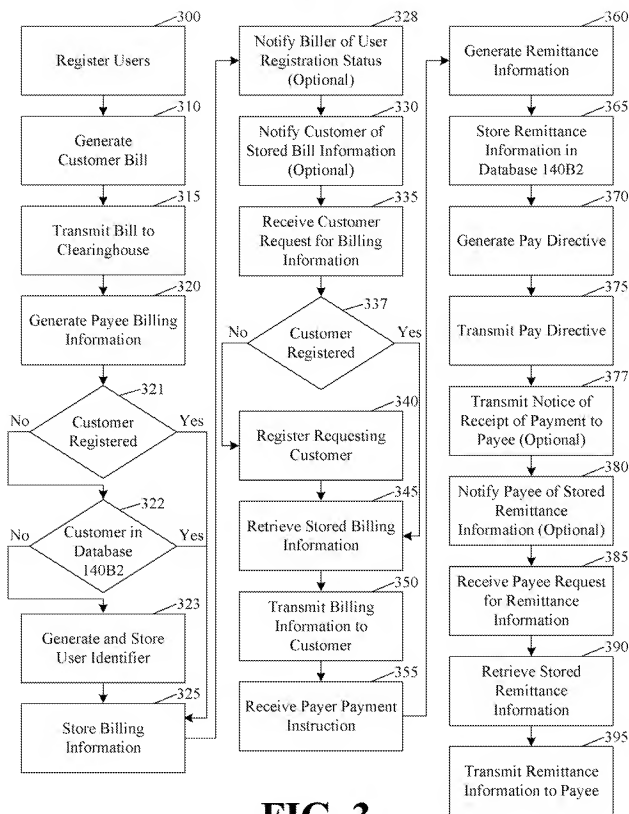
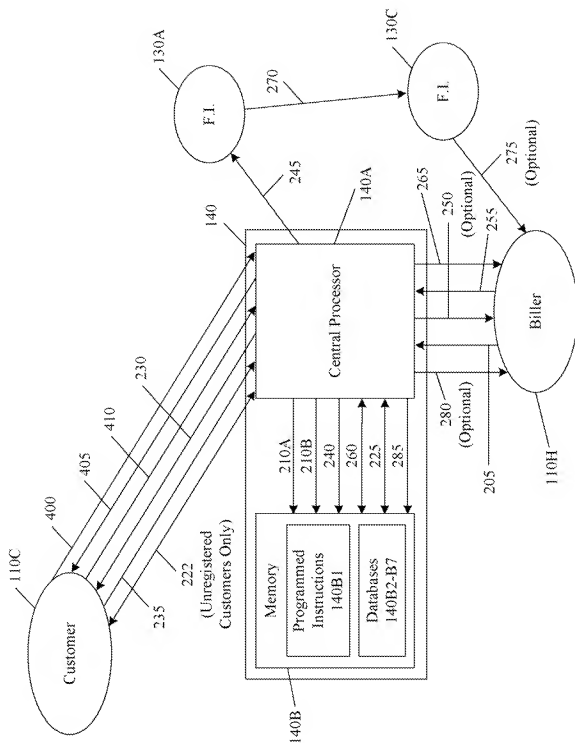
**FIG. 1**

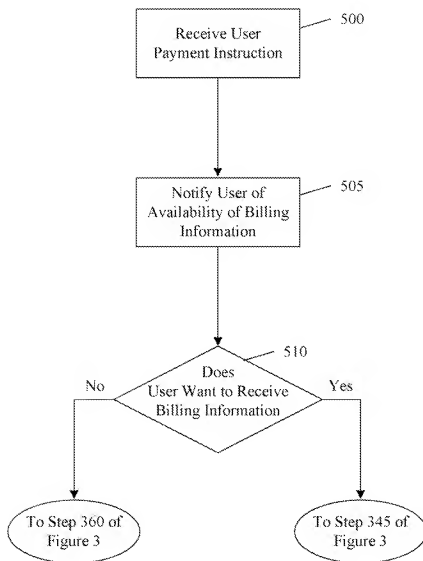
**FIG. 2**

3/32

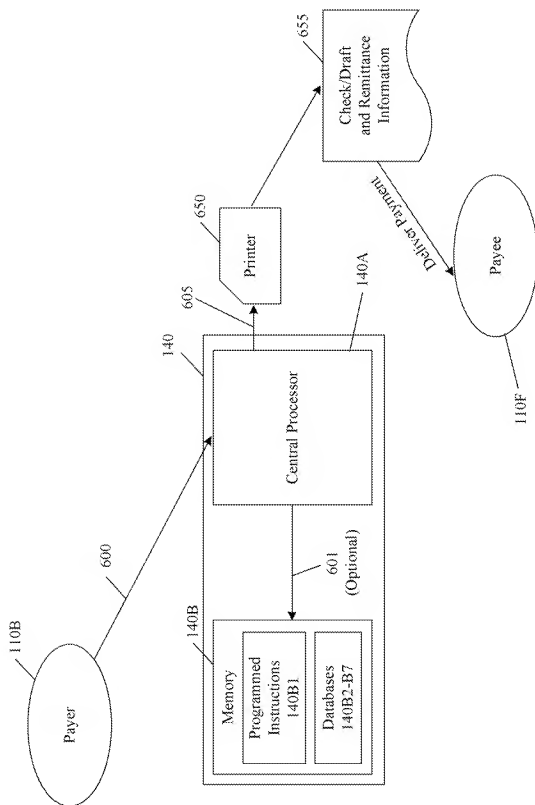
**FIG. 3**

**FIG. 4**

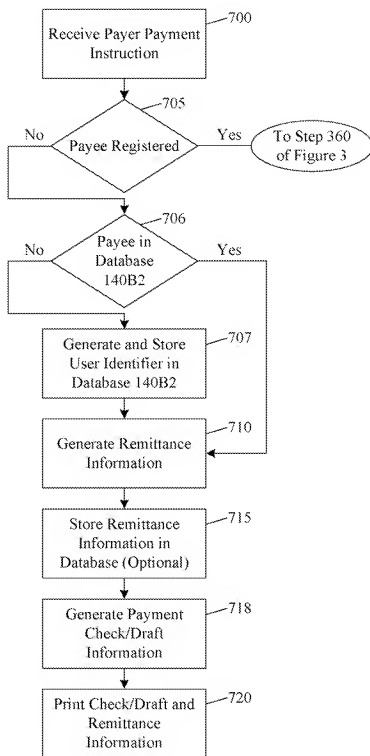
5/32

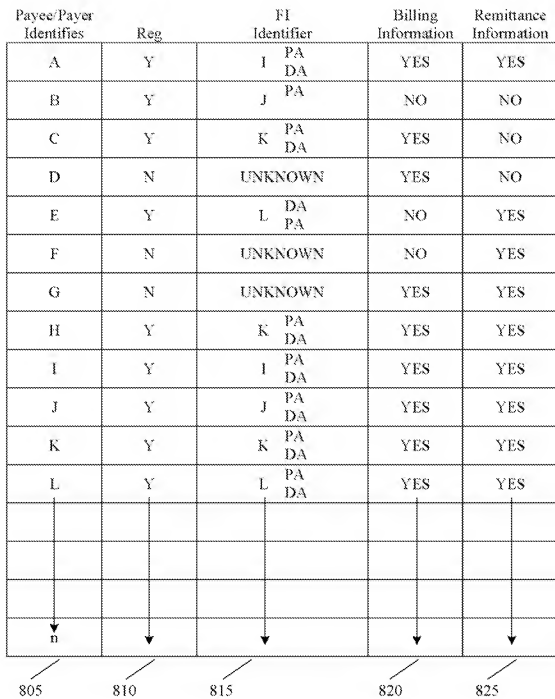
**FIG. 5**

6/32

**FIG. 6**

7/32

**FIG. 7**



Payee/Payer Identifies	Reg	FI Identifier	Billing Information	Remittance Information
A	Y	I PA DA	YES	YES
B	Y	J PA	NO	NO
C	Y	K PA DA	YES	NO
D	N	UNKNOWN	YES	NO
E	Y	L DA PA	NO	YES
F	N	UNKNOWN	NO	YES
G	N	UNKNOWN	YES	YES
H	Y	K PA DA	YES	YES
I	Y	I PA DA	YES	YES
J	Y	J PA DA	YES	YES
K	Y	K PA DA	YES	YES
L	Y	L PA DA	YES	YES
n				

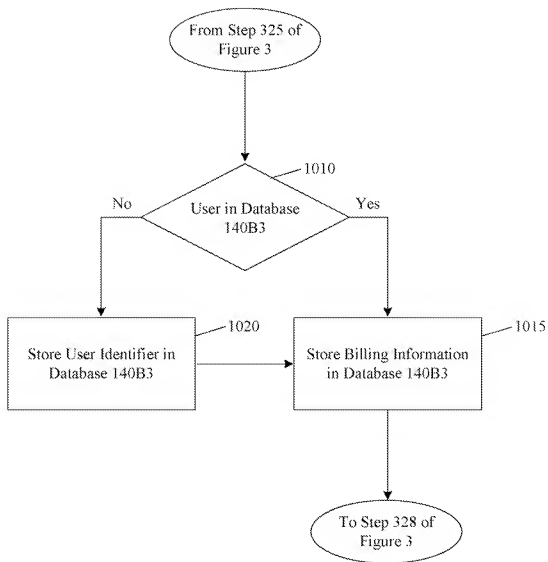
805 810 815 820 825

FIG. 8

Registered User/Biller Identifiers	Billing Information
User A	Yes
User E	Yes
User H	Yes
User I	Yes
User J	Yes
User K	Yes
User L	Yes
↓	↓
n	n

FIG. 9

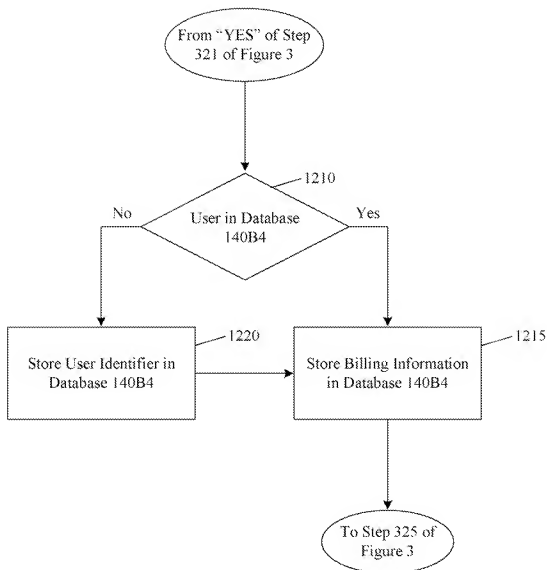
10/32

**FIG. 10**

Registered User/Customer Identifiers	Billing Information
User A	Yes
User C	Yes
User G	Yes
User H	Yes
User I	Yes
User K	Yes
User L	Yes
↓	↓
n	n

FIG. 11

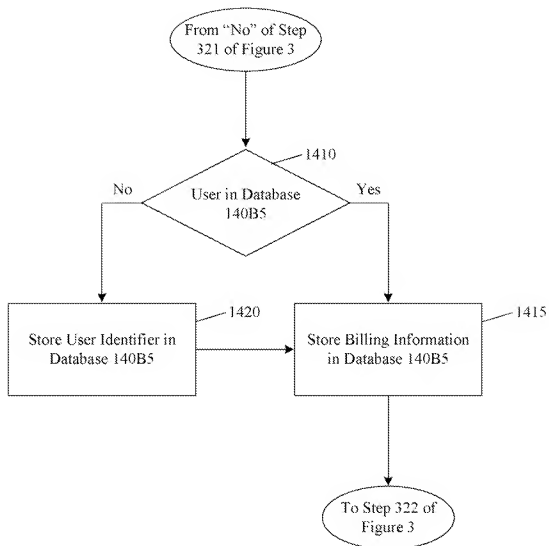
12/32

**FIG. 12**

1305 Unregistered User/Customer Identifiers	1310 Billing Information
User D	Yes
User G	Yes
↓	↓
n	n

FIG. 13

14/32

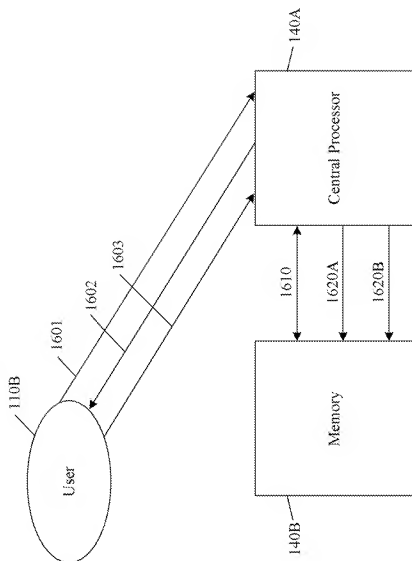
**FIG. 14**

15/32

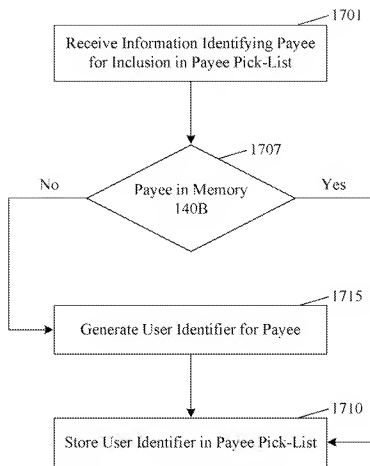
1501	1502	1503	1504	1505	1506	1507
Payee Identifier	Street Address	City	State	Zip Code	Payee Phone Number	Consumer Account Number
Payee 1	1216 Morning Glory	Bridgeport	CO	11112-2222	(555) 555-0000	55897B7-4A
Payee 2	1311 1st Street	Central City	CA	00000-0001	(555) 555-5568	4586-58C-433
Payee 3	748 Elm Place	Townson	OR	00200-1256	(555) 555-7896	None
Payee 4	7868 Business Rd.	Dallas	TX	00620-8989	(555) 555-0004	585DB-7

FIG. 15

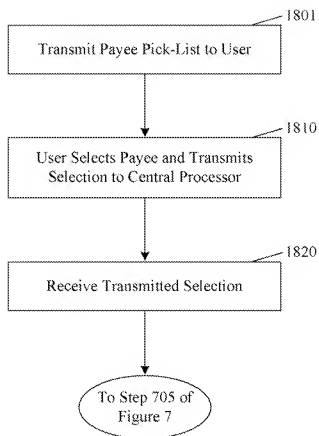
16/32

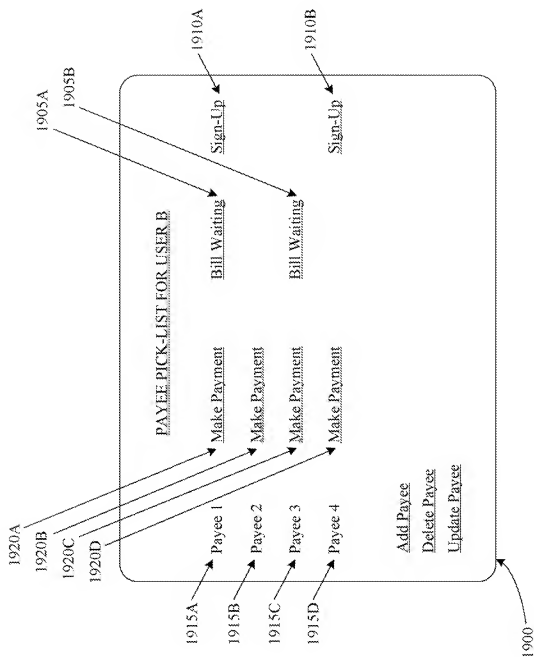
**FIG. 16**

17/32

**FIG. 17**

18/32

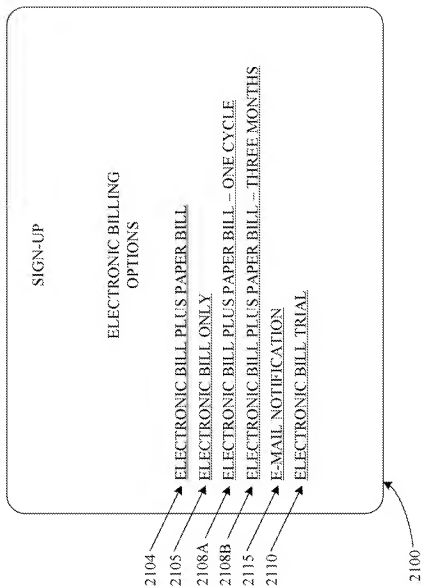
**FIG. 18**

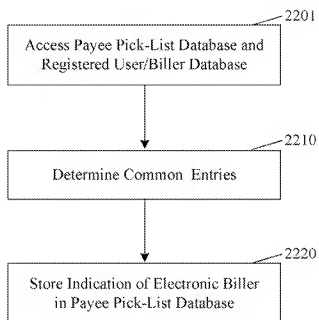
**FIG. 19**

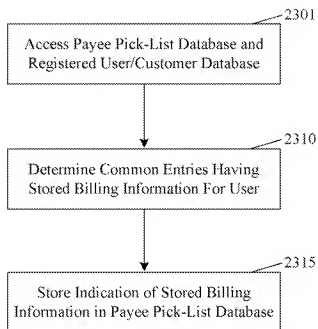
The image shows a payment form interface within a rounded rectangular frame. The form contains the following elements:

- 2010**: Points to the text MAKE PAYMENT.
- 2015**: Points to the text "1311 1st Street" and "Central City, CA".
- 2001**: Points to the text "Payee 2".
- 2000**: Points to the bottom right corner of the form frame.
- PLEASE ENTER PAYMENT AMOUNT**: Text centered above a small rectangular input box.
- SUBMIT**: Text centered at the bottom of the form.

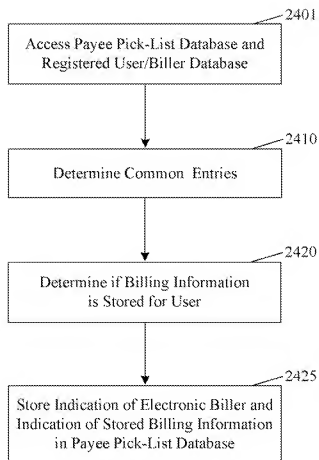
FIG. 20

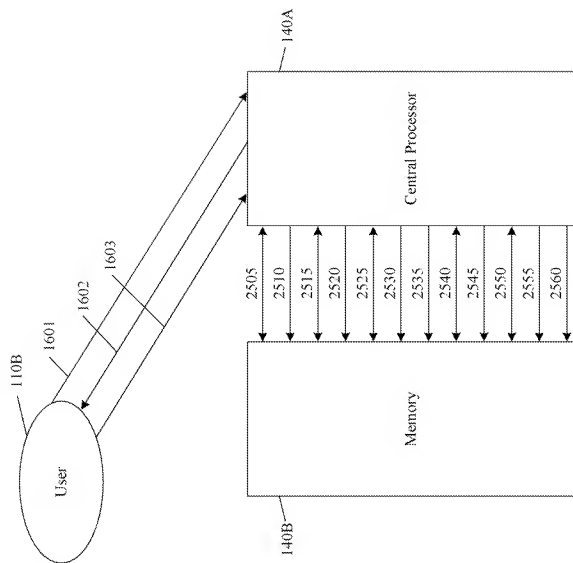
**FIG. 21**

**FIG. 22**

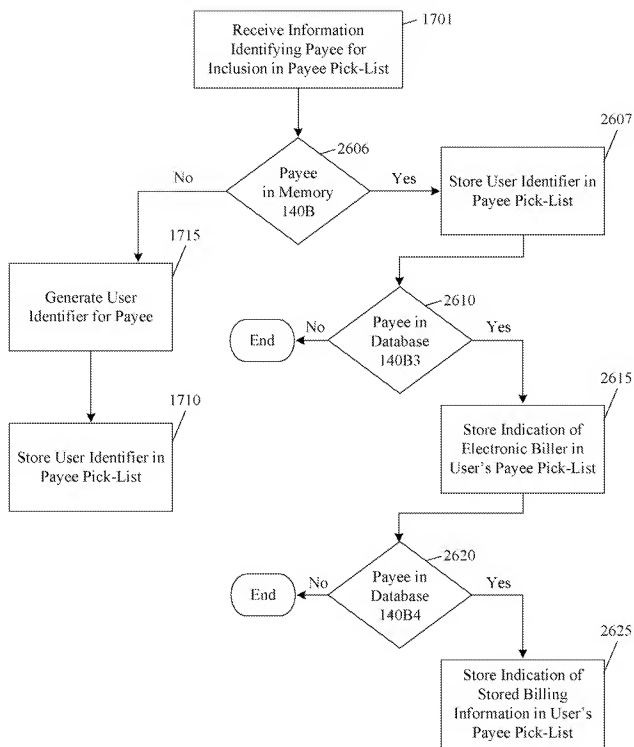
**FIG. 23**

24/32

**FIG. 24**

**FIG. 25**

26/32

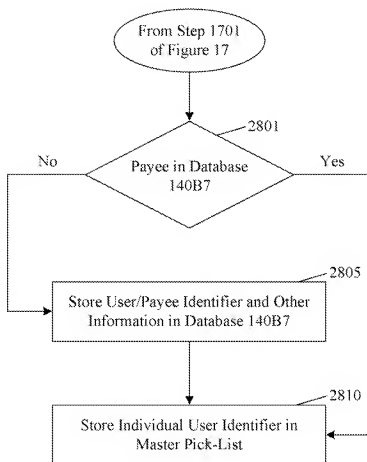
**FIG. 26**

27/32

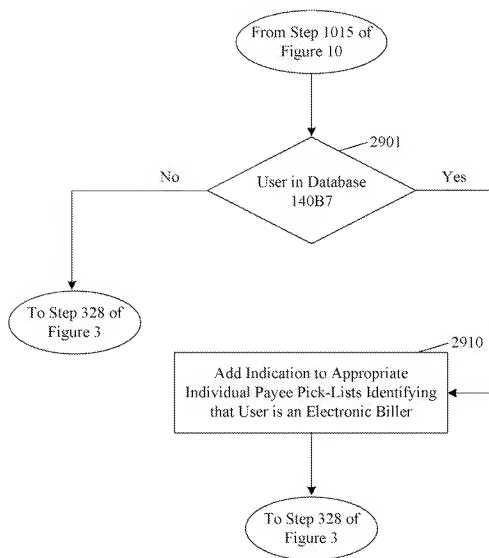
2701 Payee Identifier	2711 Street Address	2712 City	2713 State	2714 Zip Code	2715 Payee Phone Number	2710 Users
Payee 1	1216 Morning Glory	Bridgeport	CO	11112-2222	(555) 555-0000	A, B, H
Payee 2	1311 1st Street	Central City	CA	00000-0001	(555) 555-5568	B, C
Payee 3	748 Elm Place	Townson	OR	00200-1256	(555) 555-7896	B
Payee 4	7868 Business Rd.	Dallas	TX	00620-8989	(555) 555-0004	B, E
Payee 5	55 Hurst	Topeka	KY	002588-4444	(555) 555-4444	B
n	n	n	n	n	n	n

FIG. 27

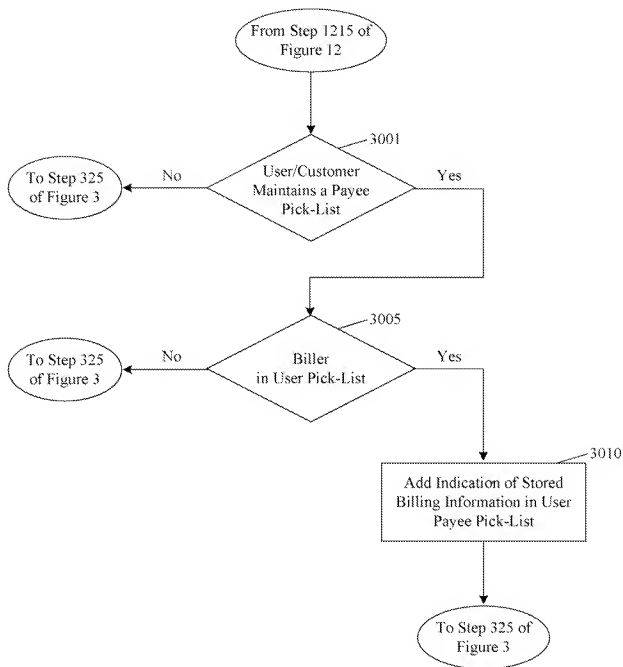
28/32

**FIG. 28**

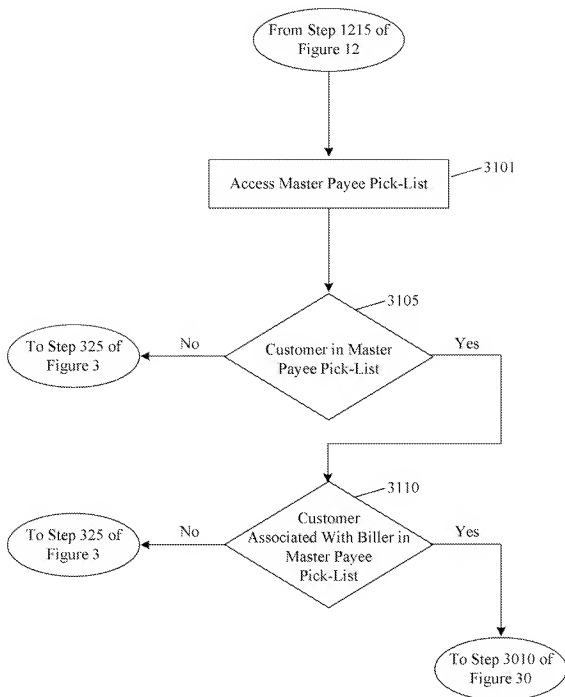
29/32

**FIG. 29**

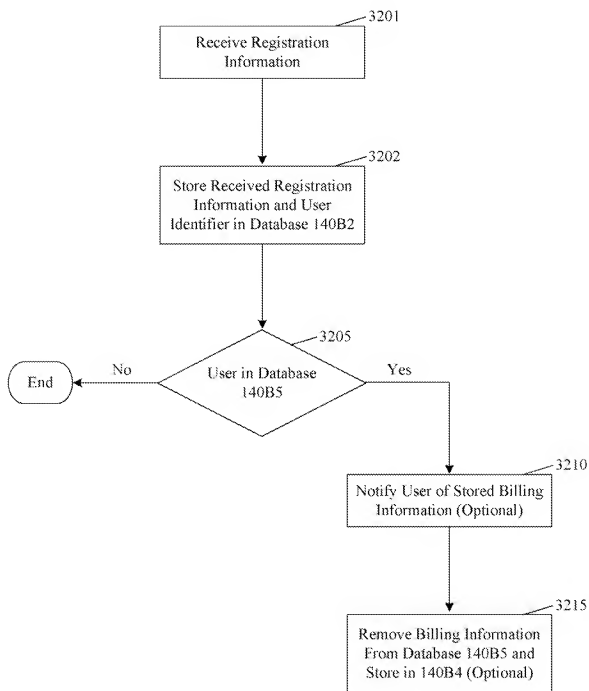
30/32

**FIG. 30**

31/32

**FIG. 31**

32/32

**FIG. 32**